

**Information to identify the case:**

Debtor 1	<u>Reginald L. Cammack</u>	Social Security number or ITIN	xxx-xx-0900
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Christine A. Christy</u>	Social Security number or ITIN	xxx-xx-2253
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-32477-JNP			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Reginald L. Cammack

Christine A. Christy

2/16/23

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Reginald L. Cammack  
Christine A. Christy  
Debtors

Case No. 17-32477-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Feb 16, 2023

Form ID: 3180W

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Reginald L. Cammack, Christine A. Christy, 320 Berlin Road, Clementon, NJ 08021-4509
517162897	+ AlliedInterstate LLC, PO Box 361445, Columbus, OH 43236-1445
517345571	Apex Asset Management, Virtua Health System WJ, P.O. Box 5407, Lancaster, PA 17606-5407
517162906	+ Hayt, Hayt & Landau, PO Box 500, 2 Industrial Way West, Eatontown, NJ 07724-2279
517162909	+ SolarCity, 3055 Clearview Way, San Mateo, CA 94402-3709
517242412	+ TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 16 2023 20:43:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 16 2023 20:43:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517162898	+ EDI: TSYS2	Feb 17 2023 01:34:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
517162899	+ EDI: CAPITALONE.COM	Feb 17 2023 01:34:00	Cap1/ Kawas, PO Box 30285, Salt Lake City, UT 84130-0285
517162900	+ EDI: CAPITALONE.COM	Feb 17 2023 01:34:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517256196	EDI: CAPITALONE.COM	Feb 17 2023 01:34:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517162901	+ EDI: CAPITALONE.COM	Feb 17 2023 01:34:00	Capital One Bank USA N.A., 4851 Cox Road, Glen Allen, VA 23060-6293
517162903	+ EDI: CITICORP.COM	Feb 17 2023 01:34:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
517162904	+ EDI: CITICORP.COM	Feb 17 2023 01:34:00	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
517183334	EDI: DISCOVER.COM	Feb 17 2023 01:34:00	Discover Bank, Discover Products Inc., PO Box 3025, New Albany, OH 43054-3025
517162905	+ EDI: DISCOVER.COM	Feb 17 2023 01:34:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517162902	EDI: JPMORGANCHASE	Feb 17 2023 01:34:00	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517162907	+ EDI: TSYS2	Feb 17 2023 01:34:00	Juniper, PO Box 13337, Philadelphia, PA 19101-3337

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517370919	Email/PDF: resurgentbknofications@resurgent.com	Feb 16 2023 20:54:35	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517290213	EDI: PRA.COM	Feb 17 2023 01:34:00	Portfolio Recovery Associates, LLC, c/o Juniper, POB 41067, Norfolk VA 23541
517345224	EDI: PRA.COM	Feb 17 2023 01:34:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517362308	EDI: Q3G.COM	Feb 17 2023 01:34:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517162908	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 16 2023 20:43:00	Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250
517164740	+ EDI: RMSC.COM	Feb 17 2023 01:34:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517162910	+ EDI: RMSC.COM	Feb 17 2023 01:34:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517162911	EDI: TDBANKNORTH.COM	Feb 17 2023 01:34:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut St, Lewiston, ME 04243
517162912	EDI: WFFC.COM	Feb 17 2023 01:34:00	Wells Fargo Hm Mortgage, 8480 Stagecoach Cir, Frederick, MD 21701
517223855	+ EDI: WFFC2	Feb 17 2023 01:34:00	Wells Fargo Bank, N.A., Attention Payment Processing, MAC# X2302-04C, 1 Home Campus, Des Moines, Iowa 50328-0001
519492843	+ EDI: WFFC2	Feb 17 2023 01:34:00	Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
517375278	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 16 2023 20:43:00	Wilmington Savings Fund Society, FSB, d/b/a Christ, P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 18, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-1

User: admin

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2023 at the address(es) listed below:

Name	Email Address
Chandra M. Arkema	on behalf of Creditor WELLS FARGO BANK N.A. carkema@squirelaw.com
Denise E. Carlon	on behalf of Creditor Wilmington Savings Fund Society et. al. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor WELLS FARGO BANK N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Joseph J. Rogers	on behalf of Debtor Reginald L. Cammack jjresq@comcast.net jjrogers0507@gmail.com
Joseph J. Rogers	on behalf of Joint Debtor Christine A. Christy jjresq@comcast.net jjrogers0507@gmail.com
Raymond Shockley, Jr	on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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